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## Media Release

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### **Attorney General's office announces March 22-23 statewide housing workshops**

**Wilmington** – The Attorney General's Mortgage Fraud Task Force is sponsoring free statewide housing workshops on March 22 in Milford and March 23 in Wilmington to help Delawareans who are at risk of losing their homes to foreclosure. The workshops, which are sponsored in conjunction with the State Bank Commissioner and Delaware State Housing Authority, are offered to facilitate loan modifications, reduce foreclosures, and provide educational information to help residents stay in their homes and manage debt.

"Too many Delaware families are suffering the devastating effects of foreclosure," Attorney General Beau Biden stated. "One of the ways we have responded to the foreclosure crisis is organizing housing workshops where homeowners can sit face-to-face with their lenders and discuss repayment plans to stay in their homes or other options to avoid foreclosure. I'm pleased that ten of our largest mortgage servicers will be participating in next week's workshops and I strongly encourage homeowners who are behind on mortgage payments and at risk of losing their home to attend, meet with their lender, and get information about the many services available to them."

Foreclosure filings statewide in 2010 surpassed the record set in 2009, increasing 4.9% to 6,457. All three counties recorded increases, with a 4% increase in Kent and New Castle Counties and a 7.6% increase in Sussex County. Foreclosure filings for the first two months of 2011 are occurring at the same pace as last year, and it is expected that filings will surpass 6,000 again this year.

Since the Attorney General's Mortgage Fraud Task Force was established in 2009, more than 900 homeowners have attended 15 workshops with mortgage lenders and these events have helped more than 300 Delaware families modify their mortgages with the help of their lenders.

Homeowners who have missed mortgage payment, are facing foreclosure, or suspect foreclosure fraud can receive immediate on-site help from housing professionals. At each workshop, mortgage servicers, state employees, and HUD-certified housing counselors will discuss mortgage modifications, the Delaware Mortgage Assistance Program (DEMAP) and other government homeowner programs, and foreclosure rescue scams.

**Walk-ins are encouraged.** Workshops will take place as follows:

#### **Tuesday, March 22, 2011**

3:00 – 7:00 p.m.

Milford Senior Center

111 Park Avenue, Milford

Participating Mortgage Servicers: Bank of America, GMAC, Litton, Ocwen, PHH, Wells Fargo, and Citi

**Wednesday, March 23, 2011**

1:00 – 7:00 p.m.

Chase Center on the Riverfront

815 Justison Street, Wilmington

Participating Mortgage Servicers: Bank of America, GMAC, Litton, Ocwen, PHH, Wells Fargo, HSBC, Chase, and Saxon

Homeowners who wish to meet on-site with their mortgage servicer are encouraged to bring information about current income and details about their current mortgage, including loan number, monthly payment, interest rate, and loan balance.

Next week's workshops follow the unveiling this week of a package of five bills by Attorney General Beau Biden and a bipartisan coalition of legislators that responds to the foreclosure crisis and helps the economy grow. The five measures would create an automatic mediation program for homeowners in foreclosure; require lenders to give borrowers notice of foreclosure and information about available assistance programs; require mortgage modification companies to be registered and bonded and prohibit them from charging up-front fees; create an office in the Attorney General's Fraud and Consumer Protection Division to manage foreclosure related programs and activities; and clarify that filing of a false document in a foreclosure proceeding is a deceptive trade practice under Delaware law.

"The foreclosure crisis has affected every community in every part of our state," Attorney General Biden said as he previewed the foreclosure legislation. "That is why lawmakers from both parties have come together on these proposals. We're working to ensure that everyone plays by the rules, which will lead to fewer foreclosures, and fewer foreclosures will help get the economy moving again."

For more information about the March 22 and 23 workshops, call the Attorney General's Foreclosure Hotline at 1-800-220-5424 or visit [www.attorneygeneral.delaware.gov](http://www.attorneygeneral.delaware.gov).

Media interested in attending these workshops should contact Jason Miller at the Delaware Attorney General's Office at (302) 577-8949.

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